

RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE  
EXAMINING GROUP NO. 3694

03292.101850

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	:	Examiner: Scott S. Trotter
Kenneth William Austin et al.	)	
	:	Art Unit: 3694
Application No.: 10/709,697	)	
	:	Confirmation No.: 3696
Filed: May 24, 2004	)	
	:	
For: DETERMINATION OF RISK FACTORS	)	
FOR USE IN A CARD REPLACEMENT	:	
PROCESS	)	October 10, 2008

**Mail Stop AF**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

REQUEST FOR RECONSIDERATION

Sir:

In response to the Office Action mailed July 11, 2008, in the above-identified application,  
Applicants submit the following remarks.